

Fill in this information to identify the case:Debtor 1 Charlotte Dean DavisDebtor 2 Patrick K Davis

(Spouse, if filing)

United States Bankruptcy Court for the SOUTHERN District of MISSISSIPPICase number 21-01647-JAW**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: FIRSTKEY MASTER FUNDING 2021-A COLLATERAL TRUST

Court claim no. (if known): 5-1

Last 4 digits of any number you use to identify the debtor's account: 9087

Date of payment change: 6/8/2025

Must be at least 21 days after date of this notice

New total payment: \$508.78

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

☐ No.

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$0.00

New escrow payment: \$129.25

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Charlotte Dean Davis

Print Name

Middle Name

Last Name

Case number (if known) 21-01647-JAW**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Francisco Cardona

Signature

Date May 1, 2025

Print

Francisco Cardona

First Name

Middle Name

Last Name

Title Authorized Agent for Creditor

Company

Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address

13010 Morris Road, Suite 450

Number

Street

Alpharetta

City

GA

State

30004

ZIP Code

Contact Phone

470-321-7112

Email

fcardona@raslg.com

To the extent any prior interest rate adjustments under the terms of the loan documents or prior escrow adjustments were not noticed in this Court pursuant to Bankruptcy Rule 3002.1 after December 1, 2011 or the Petition Date (whichever is later), Creditor will credit the debtor, as appropriate, to give the debtor the benefit of any lower payment amount as provided under the loan documents, escrow analysis, or a notice previously filed with this Court pursuant to Bankruptcy Rule 3002.1. This does not constitute a modification of the payment obligations under the terms of the promissory note, mortgage, or other loan documents.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on May 1, 2025, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Charlotte Dean Davis
843 Banker Rd
Morton, MS 39117

Patrick K Davis
843 Banker Rd
Morton, MS 39117

And via electronic mail to:

Jennifer A Curry Calvillo
The Rollins Law Firm
702 W. Pine St
Hattiesburg, MS 39401

Torri Parker Martin
Torri Parker Martin, Chapter 13 Bankruptcy Trustee
200 North Congress Street, Ste. 400
Jackson, MS 39201

United States Trustee
501 East Court Street
Suite 6-430
Jackson, MS 39201

By: /s/ Francisco Cardona
Francisco Cardona



Sign up for paperless delivery
at www.spservicing.com



February 10, 2025

PATRICK K DAVIS
CHARLOTTE DAVIS
843 BANKER RD
MORTON, MS 39117

Account Number: [REDACTED]
Property Address: 843 BANKER RD
MORTON, MS 39117

RE: Important notice regarding your Annual Escrow Account Disclosure Statement and your new escrow payment amount

This statement is for informational purposes only

Dear Customer(s):

SPS reviewed your escrow account to determine your new monthly escrow payment. Following are the answers to the most common questions we receive about the escrow account and the details related to the analysis.

1. What is the amount of my new monthly payment?

The table below shows your new monthly payment, including any escrow changes from this new analysis statement.

Table 1	Current Payment	New Payment (as of 06/08/2025)	Change
Principal and Interest	\$379.53	\$379.53	
Regular Escrow Payment	\$71.17	\$48.92	\$-22.25
Monthly Shortage Payment	\$11.08	\$80.33	\$69.25
Total Payment	\$461.78	\$508.78	\$47.00

Since you are in active bankruptcy, your new payment amount shown above is the post-petition payment amount due.

2. Why did the escrow portion of my payment change?

There are three main reasons why your escrow account payment may change from year to year.

- A. Regular Escrow Payments** - Changes occur based on differences between the expected property tax or insurance payments for the prior year and the expected property tax or insurance payments for the current year. Table 2 shows those differences and any resulting monthly shortage change, which is explained in section C.

Table 2	Prior Year Estimated Disbursements	Current Year Estimated Disbursements (as of 06/08/2025)	Change
Hazard Insurance Disbursements	\$854.04	\$587.00	\$-267.04
Total Annual Escrow Disbursements	\$854.04	\$587.00	\$-267.04
Monthly Escrow Payment	\$71.17	\$48.92	\$-22.25
Monthly Shortage Payment	\$11.08	\$80.33	\$69.25

See reverse side

- B. Escrow Reserve Requirements** – RESPA/Federal law allows lenders to maintain a maximum of two months reserve in your escrow account, commonly referred to as a cushion. However, based on state, investor, or modification requirements your cushion requirement may be less than the Federal requirement. Your account has a monthly reserve requirement of 2 months. This reserve is established to cover unanticipated increases in your property taxes, insurance and other escrow amounts. The monthly reserve requirement amount is \$97.83 and is accounted for in your monthly escrow payment reflected above in Tables 1 and 2. If your account has mortgage insurance, the monthly mortgage insurance amount has been removed from the escrow reserve requirements.
- C. Escrow Shortage** – The balance of the escrow account as of the date of this analysis has a deficiency of \$768.27. The ending balance in table 3 and the beginning balance in table 4 of \$-572.59 is based on an assumption of receipt of the scheduled payments that are due on the account, as indicated by the letter E next to the payments. If the scheduled payments are made there will be a shortage in the account of \$963.90.

Please be advised that this is not an attempt to collect any pre-petition debt, which we have previously claimed on the Proof of Claim. Any shortages used to calculate this analysis do not include any unpaid taxes and/or insurance that we previously filed in the Proof of Claim. In Table 1, the "Regular Escrow Payments" row shows the full escrow payment required, including all escrow elements and the "Monthly Shortage Payment" row shows the current amount of monthly shortage which is the amount to be collected towards the shortage. In Table 2, the "Monthly Escrow Payment" row shows only the escrow elements without any overage/shortage amounts and the "Monthly Shortage Payment" row shows the current amount of monthly shortage which is the amount to be collected towards the shortage.

Your unpaid pre-petition escrow amount is \$0.00. This amount has been removed from the projected starting balance.

Your total shortage is determined by adding your actual beginning escrow account balance shortage to your required beginning balance. $\$572.59 + \$391.31 = \$963.90$. We will collect the total amount over 12 months at \$80.33 per payment. If you are unable to make this escrow shortage payment, please contact us at the telephone number below to review for possible assistance options for which you may be eligible.

Table 3 below shows a detailed history of your escrow account transactions since your last analysis. An asterisk (*) indicates a difference from a previous estimate in either the date or the amount. The letter E beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown prior to the effective date of this new analysis. Please note, if the payment or disbursement month shown in table 3 is the same month of this completed analysis and there is an asterisk (*) or the letter E next to the amount, the disbursement or amount may have already occurred by the time you receive this analysis statement and the actual amount may differ from the amount reflected below.

Table 3

<u>Month</u>	<u>Description</u>	<u>Payments</u>		<u>Disbursements</u>		<u>Total Balance</u>
		<u>Estimate</u>	<u>Actual</u>	<u>Estimate</u>	<u>Actual</u>	
History	Beginning Balance					\$-166.54
April 2023	HAZARD INS	\$71.17	\$0.00 *	\$71.17	\$54.59 *	\$-221.13
May 2023	HAZARD INS	\$71.17	\$0.00 *	\$71.17	\$54.59 *	\$-275.72
June 2023	HAZARD INS	\$71.17	\$0.00 *	\$71.17	\$54.59 *	\$-330.31
July 2023	HAZARD INS	\$71.17	\$0.00 *	\$71.17	\$54.59 *	\$-384.90
August 2023	HAZARD INS	\$71.17	\$0.00 *	\$71.17	\$54.59 *	\$-439.49
September 2023	HAZARD INS	\$71.17	\$0.00 *	\$71.17	\$54.51 *	\$-494.00
October 2023	HAZARD INS	\$71.17	\$0.00 *	\$71.17	\$0.00 *	\$-494.00
November 2023	HAZARD INS	\$71.17	\$0.00 *	\$71.17	\$0.00 *	\$-494.00
December 2023	HAZARD INS	\$71.17	\$74.92 *	\$71.17	\$153.51 *	\$-572.59
January 2024	HAZARD INS	\$71.17	\$0.00 *	\$71.17	\$0.00 *	\$-572.59
February 2024	HAZARD INS	\$71.17	\$0.00 *	\$71.17	\$0.00 *	\$-572.59
March 2024	HAZARD INS	\$71.17	\$0.00 *	\$71.17	\$0.00 *	\$-572.59
Total Actual Activity		\$854.04	\$74.92	\$854.04	\$480.97	

Expected Payments

February 2025	\$0.00	\$0.00 E	\$0.00	\$0.00	\$-572.59
March 2025	\$0.00	\$0.00 E	\$0.00	\$0.00 E	\$-572.59
April 2025	\$0.00	\$0.00 E	\$0.00	\$0.00 E	\$-572.59
May 2025	\$0.00	\$0.00 E	\$0.00	\$0.00 E	\$-572.59

Total Including Expected Payments	\$854.04	\$74.92	\$854.04	\$480.97
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Table 4 below shows a detailed projection of future estimated escrow activity of your escrow account transactions since your last analysis as well as a projection of future escrow activity. The double asterisk (**) next to the required balance indicates the lowest projected balance in the analysis. This low balance is used to determine the surplus or shortage in your escrow account at the time of this analysis.

Table 4

<u>Month</u>	<u>Description</u>	<u>Payments Estimate</u>	<u>Disbursements Estimate</u>	<u>Beginning Balance</u>	<u>Required Balance</u>
	Starting Balance			\$-572.59	\$391.31
June 2025		\$48.92	\$0.00	\$-523.67	\$440.23
July 2025		\$48.92	\$0.00	\$-474.75	\$489.15
August 2025		\$48.92	\$0.00	\$-425.83	\$538.07
September 2025		\$48.92	\$0.00	\$-376.91	\$586.99
October 2025		\$48.92	\$0.00	\$-327.99	\$635.91
November 2025	HAZARD INS	\$48.92	\$587.00	\$-866.07	\$97.83**
December 2025		\$48.92	\$0.00	\$-817.15	\$146.75
January 2026		\$48.92	\$0.00	\$-768.23	\$195.67
February 2026		\$48.92	\$0.00	\$-719.31	\$244.59
March 2026		\$48.92	\$0.00	\$-670.39	\$293.51
April 2026		\$48.92	\$0.00	\$-621.47	\$342.43
May 2026		\$48.92	\$0.00	\$-572.55	\$391.35
Totals		\$587.04	\$587.00		

If you wish to send a written inquiry about your account or dispute any of the information on this statement, please send it to the address listed below for Notice of Error/Information Request. If you send your Notice of Error/Information Request to any other address, it may not be processed in accordance with the guidelines established by the Real Estate Settlement Procedures Act (RESPA).

Important Mailing Addresses:

<u>General Correspondence</u>	<u>Payment Remittance</u>	<u>Notice of Error/Information Request</u>
PO Box 65250 Salt Lake City, UT 84165-0250	PO Box 65450 Salt Lake City, UT 84165-0450	PO Box 65277 Salt Lake City, UT 84165-0277

If your account is set up on a monthly automatic withdrawal payment option, your monthly payment withdrawal amount will be updated according to the adjusted payment above once the escrow analysis becomes effective. If you have any questions or concerns, please contact our Customer Service Department. Our toll-free number is 800-258-8602 and representatives are available Monday through Friday between the hours of 8 a.m. and 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time. You may also visit our website at www.spservicing.com.

Sincerely,

Select Portfolio Servicing, Inc.

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al numero 800-831-0118 y seleccione/marque la opción 2.

This information is intended for informational purposes only and is not considered an attempt to collect a debt.

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PAYMENT COUPON ON BACK
HAS YOUR ADDRESS CHANGED? IF SO, PLEASE COMPLETE THIS FORM

Mailing Address: _____

City _____ State _____ Zip _____

Home Phone _____ Business Phone _____

Account Number(s): [REDACTED]

All Borrowers' Signatures Required For Address Change

Borrower's Signature

Co-Borrower's Signature



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